

Commercial General Liability

Self-Insured Retention Program



Named Insured: BED BATH & BEYOND INC.

Effective Date: 03/01/2021

Expiration Date: 03/01/2022

Coverage

General Aggregate Limit (Other than Products Limit):

Products/Completed Operations Aggregate Limit:

Each Occurrence Limit:

Personal and Advertising Injury Limit:

Damages to Premises Rented to You Limit:

Medical Expense Limit:

Limits of Liability

\$ 6,000,000*(see below)

\$ 6,000,000

\$ 3,000,000 Combined BI & PD

\$ 3,000,000 Any One Person or Org

\$ 1,000,000 including Fire Damage Legal

Excluded

* **CG 25 04 Designated Location General Aggregate Limit:** \$6,000,000 per location with a capped maximum annual general aggregate limit for the policy term of \$50,000,000.

Coverage- Employee Benefits Liability

Claims Made Form

Aggregate Limit:

Each Employee Limit:

Retroactive Date:

Limits of Liability

\$ 2,000,000

\$ 1,000,000

03/01/2001

Coverage Retention

Amount

ALAE Treatment

CGL - Each Occurrence Limit:

\$ 1,000,000

See SNGL 024: ALAE erodes SIR, then outside the limit

Personal and Advertising Injury Limit:

\$ 1,000,000

Damages to Premises Rented to You Limit:

\$ 1,000,000

Medical Expense Limit:

N/A

Employee Benefits Liability:

\$ 1,000,000

General Liability Coverage/Endorsements

Mandatory State Endorsements	As required by covered states.
Self-Insured Retention	SNGL 024
Total Pollution Exclusion With Bldg Heating & Cooling and Hostile Fire Exception	CG 21 65
Nuclear Energy Liability Exclusion	IL 00 21
Fungi or Bacteria Exclusion	Per enclosed manuscript (GML 038)
Silica Exclusion	CG 21 96
Asbestos Exclusion	SNGL 044
Lead Exclusion	SNGL 043 – Not applicable in NJ on either the Schedule of Forms or the endorsement itself.
Employment Related Practices Exclusion	CG 21 47
Exclusion – Access or Disclosure of Confidential or personal Information and Data-Related Liability - With Limited Bodily Injury Exception	CG 21 06
ERISA Exclusion	SNGL 002
Composite Rating Plan Endorsement	SNGL 045
Waiver of Subrogation	CG 24 04 “Any person or entity with whom you have agreed in a written contract executed prior to loss, but only for the limits agreed to in such contract or the Limits of Liability provided by this policy, whichever is less”
Amended Definition of Bodily Injury	SNGL 004
Amended Definition of Personal & Advertising Injury	Per enclosed manuscript
Amended Definition of Damage to Rented Premises	Per enclosed manuscript
Exclusion – Coverage C – Medical Payments	CG 21 35
90-Day Notice of Cancellation	CG 02 24
Designated Location General Aggregate Limit	CG 25 04 - \$6,000,000 per location, subject to total \$50,000,000 General Aggregate Limit for all locations – Primary policy only “All locations, whether named or unnamed, which the insured occupies or previously occupied in the conduct of the insured’s

	business, and to the extent that GL coverage applies, subject to policy terms and conditions.”
Delete Fellow Employee Exclusion	SNGL 012
Intercompany Products Suits Exclusion	CG 21 41
Terrorism and NBC Exclusion	CG 21 84 01 15
Liquor Liability – Delete Exclusion	CG 24 08
Personal Injury – Contractual Exclusion Endorsement	SNGL 035
Additional Insured – Primary Basis	SNGL 023
Additional Insured – As required by written contract	<p>CG 20 05 Controlling Interest</p> <p>CG 20 11 Managers or Lessors of Premises – MTA Railroad Right of Way-Ambrose Development Limited</p> <p>CG 20 11 Managers or Lessors of Premises – MTA Railroad Right of Way-Los Angeles County MTA</p> <p>CG 20 11 Managers or Lessors of Premises – 300 Robbins Land, Syosset, NY-Charleston Enterprises, LLC</p> <p>CG 20 11 Managers or Lessors of Premises – 2667B Tapo Canyon Road, Simi Valley, CA – Simi Entertainment Plaza, LP</p> <p>CG 20 11 Managers or Lessors of Premises – Store #401 – Gabrellian Associates</p> <p>CG 20 11 Managers or Lessors of Premises – 27450 W.Lugonia Ave Redlands, CA – Redlands Joint Venture, LLC</p> <p>CG 20 11 Managers or Lessors of Premises –The Irvine Company - Bed Bath & Beyond Store #122, 13692 Jamboree Road Irvine, CA</p> <p>CG 20 11 Managers or Lessors of Premises – Downey Landing LLC</p> <p>CG 20 15 Vendors – The Kroger Co. and all affiliates</p> <p>CG 20 26 Designated Person or Organization-LaHabra Westbridge Partners, LP etal</p> <p>CG 20 26 Designated Person or Organization-The Irvine Company</p> <p>CG 20 26 Designated Person or Organization-The Prudential Insurance Company of America and Prizm Partners</p> <p>CG 20 18 Additional Insured – Mortgagee, Assignee, or Receiver – RPI Interests II, LTD</p>

Additional Insured – Owners, Lessees or Contractors – Automatic Coverage When Required in Construction Agreement	CG 20 12 – Additional Insured – State or Governmental Agency – City of San Luis Obispo, A Municipal Corporation Public Works Department CG 20 33 – Where required by contract
Additional Insured – Owners, Lessees or Contractors–Scheduled Person/Organization	CG 20 10 – CB Richard Ellis, Inc.
Additional Insured – Owners, Lessees or Contractors	CG 20 10 – Where required by contract
Fire, Smoke, Explosion and Sprinkler Leakage Damage Legal Liability Endorsement	Manuscript – Primary policy only
Incidental Medical Malpractice	Manuscript – Per expiring language
Batch Clause Endorsement	Per enclosed manuscript
Notice of Occurrence	SNGL 038
Alienated Premises	SNGL 028
Special Notice of Cancellation Service Provided to Identified Third Parties	SNGL 050 – Scheduled – Bank of America
Special Notice of Cancellation Service Provided to Identified Third Parties	SNGL 047 – Blanket where required by written contract
Knowledge of Occurrence	SNGL 020 – Sent to Vice President of Risk Management or equivalent
Boats	CG 24 12 – “Any boat you rent, up to 100 feet in length and that is not transporting passengers or property for a charge.”
Recreation Endorsement	Per enclosed manuscript
Broadened Named Insured – Management & Control	Manuscript – Per expiring language
Unintentional Failure to Disclose Hazards or Occurrence	SNGL 021
Policyholder Disclosure Notice of Terrorism Insurance Coverage	Per attached disclosure- Signed copy must be received prior to binding of coverage